The penalty is capped at the average cost of a bronze plan without this penalty increases to $325 per person or 2% of household income. In 2015 not have coverage in 2014 must pay a penalty of the higher of $95 per family member or 1% of their annual household income. In 2015 the failure to select a safe harbor can make it quite difficult, if not impossible, for an employer to comply with other parts of the law. Generally, the safe harbors must be used on an annual basis and cannot be rescinded. If the failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law that the regulation requires the IRS to implement expanded the availability of subsidies to individuals who purchased insurance from the federal exchange. The employer mandate generally applies to employers with 100 or more full-time equivalent (FTE) employees. As part of the large employer mandate, employers must select the plan year in which they wish to be insured. The exchange will offer credits to employers who select the plan year and meet the FTE count at the beginning of the plan year. The failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law. The failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law that the regulation requires the IRS to implement.

**Employers:**

1. **Large employers:** must engage in a financial risk exchange with employees in 2015. Generally, applicable large employers with 100 or more full-time equivalent (FTE) employees must begin offering affordable coverage at an affordable price to employees by the first day of their plan year in 2015 or face a penalty of between $100 and $230 per employee per month.

2. **Safety Harbor:**

   - **Taxable Event:** The tax penalty is capped at the average cost of bronze plan without this penalty increases to $325 per person or 2% of household income.
   - **Safe Harbor:** The failure to select a safe harbor can make it quite difficult, if not impossible, for an employer to comply with other parts of the law. Generally, the safe harbors must be used on an annual basis and cannot be rescinded. If the failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law that the regulation requires the IRS to implement.

3. **State or Federal Exchange:** Applicable large employers must begin offering affordable coverage to employees by the first day of their plan year in 2015 or face a penalty.

4. **Taxable Event:** The tax penalty is capped at the average cost of bronze plan without this penalty increases to $325 per person or 2% of household income.

5. **Safe Harbor:** The failure to select a safe harbor can make it quite difficult, if not impossible, for an employer to comply with other parts of the law. Generally, the safe harbors must be used on an annual basis and cannot be rescinded. If the failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law that the regulation requires the IRS to implement.

6. **State or Federal Exchange:** Applicable large employers must begin offering affordable coverage to employees by the first day of their plan year in 2015 or face a penalty.

**Supreme Court Proceedings:**

On March 4, 2015, the U.S. Supreme Court heard oral arguments regarding whether individuals who receive insurance from exchanges created the exchange.

**Opponents of the Affordable Care Act:**


2. **Ruling:** Opponents of the Affordable Care Act argue that the language of the Affordable Care Act would make it impossible for the IRS to examine the meaning of “Exchange established by the State under section 1311.”

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**Failure to Select a Safe Harbor:**

1. **Taxable Event:** The tax penalty is capped at the average cost of bronze plan without this penalty increases to $325 per person or 2% of household income.

2. **Safe Harbor:** The failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law. Generally, the safe harbors must be used on an annual basis and cannot be rescinded. If the failure to select a safe harbor makes it quite difficult, if not impossible, for an employer to comply with other parts of the law that the regulation requires the IRS to implement.

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6. **State or Federal Exchange:** Applicable large employers must begin offering affordable coverage to employees by the first day of their plan year in 2015 or face a penalty.
Jordan Schmidt and Mackenzie Hayden

It's 2015: Do you have the VUCA X factor needed to
build the future your organization needs?

leadership. One of the most telling categories they evaluated was your gender: 53% of men reported that they will continue to the executive level, compared to 44% of women. Stuard used what he calls a "snowball" technique: (Shamash, 2015). This approach provides valuable insights into the current environment with respect to leadership. It is imperative to find influential influencers who can help you develop as a servant leader. Without a doubt, you should be able to name influential leaders who are important to you. This can be from a historical leader to a contemporary figure. The way you are able to name these leaders is a testament to your leadership development.

In leadership, the servant leader must be open to change and be an advocate for those who feel left behind. As Servant Leardership is an emerging leadership theory, it is important that you continue to learn about the latest research and trends in the field. As we move forward into the future, it is important that we continue to grow and adapt to the ever-changing landscape of leadership.

References:

"Multigenerational Implications for the Future @ Work"

Faculty: Michele Norris – JM Morgan Vice President Oversight and Controls


Emerging Leaders Professional Development Seminar
Saturday, June 6, 2015

"Multigenerational Implications for the Future @ Work"


"Multigenerational Implications for the Future @ Work"

Faculty: Michele Norris – JM Morgan Vice President Oversight and Controls


FREE to attend for students. Must register at link below.

General attendees: $99 for both sessions

Continued from page 3

lean in to leadership

by Jordan Schmidt and Mackenzie Hayden

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It’s all about changing how you think and act.

It’s the other lesson I learned from industrial psychology that will
continue to make me a leader on the corporate executive level. I’ve
learned that change is imminent in the corporate world and
that for over 30 years, women have comprised 50 percent of all college
students, that feedback is vital to our academic success and personal
growth. As a result of the informative literature, I think that
women in corporate leadership roles and women in general will
continue to show their value and be increasingly valuable or
needed to look for ways to
create value/be increasingly valuable or
need to look for ways to
...
It's all about how you think changing your view.

The current environment is tough. You meet the VUCA X factor. You are surrounded by people who are "seeing around the corner". As Jordan Schmidt stated in his book, "The Medici Effect: What Elephants and Epidemics Can Teach Us About Innovation":

“...These insights will provide the clarity to—not only see the future, but create it. You can be the one to get there first...”

In the New York Times article, "Why Are There Still So Few Women in Top Leadership Jobs?", author Alex Fisher states: "Many women want everyone to like them, but they are not always comfortable risk-taking or failure. And a lack of risk-taking deters them from becoming leaders..."

And in the article, "Emerging Leaders Professional Development Seminar", the author states: "The ability to forge a unique path with creative exploration and self-development practice continually declines, whereas women tend to become complacent..."

Therefore, in conclusion, we’d like to leave our readers with this final thought: "Why are there still so few women in top leadership jobs?"

BRANDON R. HUBBARD, PH.D.

LEAD TO LEADERSHIP

by Jordan Schmidt and MacKenzie Haugen
It's clear that Big Data and analytics are changing the way we do business. With the explosion of data, there is now a greater need for businesses to understand and analyze data to gain a competitive edge. However, there are also concerns about the ethical implications of using Big Data, such as privacy and discrimination. This is where analytical skills come into play. If you want to be a leader in this field, you need to be able to analyze data and make informed decisions.

LEAD IN LEADERSHIP
by Jordan Schmidt and Mackenzie Haydon

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Surely, the tool is just a tool. The skill to use the tool is what will craft the intellectual capital of our organizations and generate the results that we seek. As leaders, we are responsible for crafting the future of our organizations through the skill that we bring to the table. The skill to use Big Data and analytics is one that will help define the future of our organizations.

I have been on the team for over a year now. In that time, I have seen firsthand the impact that Big Data and analytics have had on our organization. I have seen the ability to make data-driven decisions and improve our business processes. It has been a game-changer for our organization and has allowed us to stay ahead of the competition.

But the question remains: how do we use Big Data and analytics to create value and drive business decisions? What kind of leaders do we need in this field? How do we ensure that our leaders are equipped with the skills necessary to drive value through Big Data and analytics?

The answer lies in the leaders who have the analytical skills to use Big Data to drive business decisions. These leaders are not just data analysts, but they are strategic thinkers who can use data to inform their decisions and drive value. They are not only good at analyzing data, but they also have a deep understanding of the business and can interpret data to make informed decisions.

However, it is not enough to have analytical skills. Leaders must also possess the skills to communicate and engage with stakeholders. They must be able to explain complex data to non-technical audiences and present actionable insights. They must also have a strong understanding of the business environment and be able to make data-driven decisions in real-time.

In conclusion, leaders who are equipped with the skills to use Big Data and analytics are the leaders of the future. They will be the ones who can drive value through Big Data and analytics and shape the future of our organizations. It is up to us to ensure that we have the right leaders in place and provide them with the necessary tools and training to succeed.

References:

Notes:
- The thoughts expressed in this article are my own and do not necessarily reflect the views of my employer.
- This is a draft version of my final research paper. I am still working on the final version and will share it with you as soon as it is complete.
UPCOMING DEVELOPMENTS FOR THE AFFORDABLE CARE ACT

2015 will be a key year for the Affordable Care Act with important implications for individuals, employers, and insurers. Here are some key questions about the current state of this law.

Supreme Court Proceedings:

On March 4, 2015, the U.S. Supreme Court heard oral arguments regarding whether individual insurance subsidies are available to individuals whose incomes are between 100% and 250% of the federal poverty level set up by the federal government in states that do not create their own exchanges. The Supreme Court will examine the exemptions to “Obamacare” established by the State and recent decisions (CaC 027, 204, 207, 208). Determinations of the Affordable Care Act (ACA) argue that the language clearly and unambiguously focuses on affordability. However, the individual mandate requires the exchange to ensure that in both cases the Affordable Care Act (ACA) requires the states to set up their own exchanges or for offering unaffordable coverage as the penalties for failing to offer coverage to all their full-time employees or for offering unaffordable coverage as the penalties for failing to offer coverage to all their full-time employees would be significant. The decision of the court may have a significant impact on the ACA and the Affordable Care Act (ACA) is not the final legal battle in the case.

Exchanges:

The large employer mandate requires that, as of 2015, any employer with more than 100 full-time equivalent (FTE) employees must begin offering affordable coverage to all full-time employees or face a penalty. The exchange is a marketplace where individuals can compare plans and choose the one that best meets their needs. The ACA created a database of insurance information called the Coverage Information database. The exchange also provides information to employers about the tax returns of employees who have signed up for health insurance.

Individuals who received subsidies may see an impact on their income tax returns. When an individual applies for insurance from an exchange, the exchanges use the individual’s self-reports for financial information to determine the individual’s eligibility. The individual’s eligibility is not calculated until the individual files their tax return after the end of the year. Individuals who overestimated their income or who had a change in financial circumstances during the year may have to repay the subsidies they received during the year and could face a large penalty with their return. The ACA created a database of insurance information called the Coverage Information database.

Employers:

The large employer mandate requires that, as of 2015, any employer with more than 100 full-time equivalent (FTE) employees must begin offering affordable coverage to all full-time employees or face a penalty.

The failure to select a cost-effective option can be catastrophic. The Affordable Care Act (ACA) is not the final legal battle in the case.

For affordability, the affordability of care is determined by comparing the cost of the plan to the percentage of the employee’s salary. The affordability of care is unaffordable for the entire year. Under this calculation, affordability cannot be calculated until after the year ends leaving the employer with no opportunity to adjust the premium to avoid penalties. The affordability of the workforce provides several methods for an employer to calculate affordability which fixes this issue.

The ACA created a database of insurance information called the Coverage Information database.

The ACA created the final legal challenge to this law which was resolved and no penalties became effective.

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Regardless of whether the Supreme Court rules, individual fit equally well into the ACA or have an option for individuals whose incomes are between 100% and 250% of the federal poverty level set up by the federal government in states that do not create their own exchanges. Individuals who received subsidies may see an impact on their income tax returns. When an individual applies for insurance from an exchange, the exchanges use the individual’s self-reports for financial information to determine the individual’s eligibility. The individual’s eligibility is not calculated until the individual files their tax return after the end of the year. Individuals who overestimated their income or who had a change in financial circumstances during the year may have to repay the subsidies they received during the year and could face a large penalty with their return. The ACA created a database of insurance information called the Coverage Information database.

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UPCOMING DEVELOPMENTS FOR THE AFFORDABLE CARE ACT

2015 should be a busy year for the Affordable Care Act with important implications for individuals and most important for the small business exchanges. The Affordable Care Act (ACA) is in the crosshairs as states, employers and individuals will be working to understand the implementation of the final regulations and how this will impact their business and personal finances. An estimated 28 million people still lack health insurance, and with the implementation of the ACA this number is expected to drop to 7 million by 2017. The ACA has created a complex array of provisions that will have a significant impact on employers.

The following are some of the key provisions that will be discussed this year:

1. **Employers**
   - Large employers (100 or more employees) are required to offer affordable health insurance to full-time employees. If they fail to do so, they become liable to a penalty.
   - The ACA requires employers to provide employees with information about their health insurance options. If employers fail to do so, they may be subject to a penalty.

2. **Individuals**
   - The ACA requires individuals to maintain health insurance or pay a penalty. This penalty increases to $325 per person or 2% of household income.
   - Individuals under 26 U.S.C. §4980H are only triggered if at least one employee of the employer is subject to the ACA.

3. **Subsidies**
   - The ACA created the Affordable Care Act exchange, the exchange where the individual's self-selected financial information determines the individual's eligibility. The individual's eligibility is not calculated until the individual files their tax return after the end of the year. Individuals who overestimated their income or who had a change in financial circumstances during the year may be subject to an adjustment during the year and could lose a larger benefit with their return. The IRS has created a database of insurance information called the Coverage Status Registry that is used to ensure employers properly report any exchange subsidies they receive.

4. **Safe Harbor Calculations**
   - The ACA requires employers to select a safe harbor for determining their employer mandate liabilities. Employers will need to select a safe harbor that is consistent with the Affordable Care Act. The failure to select a safe harbor can make it quite difficult, if not impossible, to comply with the Affordable Care Act.

5. **Administrative Oversight**
   - The ACA requires the IRS to establish an administrative oversight program to ensure that the Affordable Care Act is implemented effectively. The IRS is responsible for enforcing the Affordable Care Act and administering the penalties for non-compliance.

6. **Penalties**
   - The ACA imposes penalties on employers who do not offer affordable health insurance to their full-time employees. These penalties are based on the number of full-time employees and the cost of health insurance.

7. **Administrative Oversight**
   - The IRS is responsible for enforcing the Affordable Care Act and administering the penalties for non-compliance. The IRS has established an administrative oversight program to ensure that the ACA is implemented effectively.

The next few years will prove vitally important for the Affordable Care Act as the final legal challenges to the law are resolved and more years of implementation bring the law closer to its intended outcome. The Affordable Care Act as the final legal challenges to the law are resolved and more years of implementation bring the law closer to its intended outcome.